

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 11/30/09 and was converted to a case under chapter 7 on 10/16/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph Daniel Walsh Sr.
3404 Louise James Court
Chesapeake, VA 23323-1243

Case Number: 09-74955-FJS
Office Code: 2

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-0698

Attorney for Debtor(s) (name and address):

Peter F. Herrick
Herrick & Hay, P.C.
1403 Greenbrier Parkway
Suite 205
Chesapeake, VA 23320
Telephone number: 757-547-4477

Bankruptcy Trustee (name and address):

Carolyn L. Camardo
Chapter 7 Trustee
5101 Cleveland Street, Suite 200
Virginia Beach, VA 23462
Telephone number: (757) 490-2200

Meeting of Creditors:

Date: 11/12/13

Time: 03:00 PM

Location: Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:
Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
1/13/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

600 Granby St., Room 400
Norfolk, VA 23510

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: October 17, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Norfolk. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PHOTOCOPIES: May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p>PAYMENT OF FEES FOR NEWPORT NEWS CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; for security reasons, no cash accepted at Newport News location. Norfolk: same as above; however cash is accepted.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Joseph Daniel Walsh, Sr.
 Debtor

Case No. 09-74955-FJS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: griffin
 Form ID: B9A

Page 1 of 2
 Total Noticed: 64

Date Rcvd: Oct 17, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2013.

db Joseph Daniel Walsh, Sr., 3404 Louise James Court, Chesapeake, VA 23323-1243
 aty +D. Carol Sasser, Samuel I. White, P.C., 5040 Corporate Woods Dr., Suite 120,
 Virginia Beach, VA 23462-4377
 aty +Hilary B. Bonial, National Bankruptcy Services, LLC, 9441 LBJ Freeway, Suite 250,
 Dallas, TX 75243-4640
 aty +Susan C. Meyer, Shapiro Brown & Alt, LLP, 236 Clearfield Avenue, Suite 215,
 Virginia Beach, VA 23462-1893
 cr JPMorgan Chase Bank, N.A. successor by merger to C, Mail Code LA4-5555 - 700 Kansas Lane,
 Monroe, LA 71203
 12038283 +ANESTHESIA SPECIALISTS, 138 S. ROSEMONT RD., SUITE 215, VIRGINIA BEACH, VA 23452-4336
 9569599 +CHASE HOME FINANCE, LLC., 3415 VISION DRIVE, COLUMBUS, OH 43219-6009
 12038296 +CHESAPEAKE GENERAL HOSPITAL, PO BOX 791265, BALTIMORE, MD 21279-1265
 11251646 +Capital One, N.A., Bass & Associates, P.C., 3696 E. Ft. Lowell, Rd., Suite 200,
 Tucson, AZ 85716
 9337200 Chase, P.O. Box 78035, Phoenix, AZ 85062-8035
 9337201 +Chase, c/o Jaime Dimon, CEO, 8901 E. Mountain View Rd, #215, Scottsdale, AZ 85258-4424
 9418611 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933
 9337202 Chase Home Finance, P.O. Box 78420, Phoenix, AZ 85062-8420
 9337203 +Chase Home Finance, c/o Jamie Dimon, President, 8901 E. Mountain View Rd. #215,
 Scottsdale, AZ 85258-4424
 9570802 +Chase Home Finance, LLC, c/o Shapiro & Burson, LLP, 236 Clearfield Avenue, Suite 215,
 Virginia Beach, VA 23462-1893
 9337204 +Chesapeake General Hospital, P.O. Box 2028, Chesapeake, VA 23327-2028
 9337205 Children's Surgical Specialty, Group, P.O. Box 631617, Baltimore, MD 21263-1617
 9337206 +Childrens Hospital of Kings, Daughters, 601 Childrens Lane, Norfolk, VA 23507-1910
 9337207 +Citibank / Sears, P.O. Box 6286, Sioux Falls, SD 57117-6286
 12038288 +DR. MOHIB GHOBRIAL, 109 WIMBLEDON SQUARE, CHESAPEAKE, VA 23320-4945
 12038292 +EASTERN SHORE AMBULANCE, INC., PO BOX 538194, ATLANTA, GA 30353-8194
 9337216 +HSBC, c/o Beverly L. Crump, R.A., 11 South 12th Street, Richmond, VA 23219-4053
 9337213 Home Furnishings Credit, P.O. Box 12812, Norfolk, VA 23541-0812
 9337214 +Home Furnishings Credit CO., C/o E J Sterlitz, Pres, 5324 Virginia Beach Blvd,
 Virginia Beach, VA 23462-1828
 9571471 JPMorgan Chase Bank, H. E. Bankruptcy Department, PO Box 24785, Columbus, OH 43224-0785
 10467811 JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555 - 700 Kansas Lane,
 Monroe, LA 71203
 12038298 +LABCORP, PO BOX 2240, BURLINGTON, NC 27216-2240
 12038293 +MID ATLANTIC CARDIOTHORACIC SURGEONS, 600 GREHSAM DRIVE, SUITE 8600, NORFOLK, VA 23507-1904
 9337220 +Nora L. Walsh, 3404 Louise James Court, Chesapeake, VA 23323-1243
 12038294 +SENTARA HEALTHCARE, PO BOX 791168, BALTIMORE, MD 21279-1168
 12038290 +SENTARA HEALTHCARE, 535 INDEPENDENCE BLVD., SUITE 700, CHESAPEAKE, VA 23320-5192
 12038289 +SENTARA HEALTHCARE, PO BOX 1875, NORFOLK, VA 23501-1875
 12038295 +SENTARA MEDICAL GROUP, PO BOX 179, NORFOLK, VA 23501-0179
 12038286 +SENTARA NORFOLK GENERAL HOSPITAL, 600 GRESHAM DRIVE, NORFOLK, VA 23507-1999
 12038287 +TIDEWATER KIDNEY SPECIALISTS, 4560 SOTH BLVD., SUITE 202, VIRGINIA BEACH, VA 23452-1160
 12038285 +VIRGINIA DEPARTMENT OF TAXATION, PO BOX 2156, RICHMOND, VA 23218-2156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +EDI: BASSASSOC.COM Oct 18 2013 02:23:00 Patti H. Bass, Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 aty E-mail/Text: Paralegal@herrickandhay.com Oct 18 2013 02:32:34 Peter F. Herrick,
 Herrick & Hay, P.C., 1403 Greenbrier Parkway, Suite 205, Chesapeake, VA 23320
 tr +EDI: BCLCAMARDO.COM Oct 18 2013 02:23:00 Carolyn L. Camardo, Chapter 7 Trustee,
 5101 Cleveland Street, Suite 200, Virginia Beach, VA 23462-6577
 cr +EDI: BASSASSOC.COM Oct 18 2013 02:23:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 9337197 E-mail/Text: bankruptcy@bbandt.com Oct 18 2013 02:34:36 BB&T Bank, P.O. Box 819,
 Wilson, NC 27894-0000
 9474249 +E-mail/Text: bankruptcy@bbandt.com Oct 18 2013 02:34:37 BB&T Bankruptcy Section,
 PO Box 1847, Wilson, NC 27894-1847
 12038297 +E-mail/Text: acooper@cval.org Oct 18 2013 02:39:10 CARDIOVASCULAR ASSOCIATES, LT,
 5700 CLEVELAND STREET, SUITE 228, VIRGINIA BEACH, VA 23462-1752
 9337199 EDI: CAPITALONE.COM Oct 18 2013 02:23:00 Capital One, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 9337198 EDI: CAPITALONE.COM Oct 18 2013 02:23:00 Capital One, P.O. Box 105474,
 Atlanta, GA 30348-5474
 9525037 EDI: CAPITALONE.COM Oct 18 2013 02:23:00 Capital One Bank (USA), N.A.,
 by American Infosome Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083
 9337208 +EDI: CITICORP.COM Oct 18 2013 02:23:00 Citibank, P.O. Box 183051, Columbus, OH 43218-3051
 9337209 +EDI: CITICORP.COM Oct 18 2013 02:23:00 Citibank, P.O. Box 653084, Dallas, TX 75265-3084
 9337210 +EDI: CITICORP.COM Oct 18 2013 02:23:00 Citibank, P.O. Box 653095, Dallas, TX 75265-3095
 9366424 EDI: TSYS2.COM Oct 18 2013 02:23:00 DEPARTMENT STORES NATIONAL BANK/MACY'S,
 NCO FINANCIAL SYSTEMS, INC., PO BOX 137, COLUMBUS, GA 31902-0137
 9348043 EDI: DISCOVER.COM Oct 18 2013 02:23:00 DISCOVER BANK, DFS Services LLC, PO Box 3025,
 New Albany, Ohio 43054-3025

District/off: 0422-8

User: griffin
Form ID: B9A

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Total Noticed: 64

Date Rcvd: Oct 17, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9337211 EDI: DISCOVER.COM Oct 18 2013 02:23:00 Discover Card, P.O. Box 71084,
Charlotte, NC 28272-1084
9337212 EDI: RMSC.COM Oct 18 2013 02:23:00 GE Money Bank, P.O. Box 981064, El Paso, TX 79998-1064
9337217 +EDI: HFC.COM Oct 18 2013 02:23:00 HSBC, c/o William Aldinger, CEO, 1421 Kristina Way,
Chesapeake, VA 23320-8917
9337215 +EDI: HFC.COM Oct 18 2013 02:23:00 HSBC, P.O. Box 15521, Wilmington, DE 19850-5521
9410447 +EDI: BASSASSOC.COM Oct 18 2013 02:23:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
12038284 +EDI: IRS.COM Oct 18 2013 02:23:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
9337218 EDI: CBSKOHL'S.COM Oct 18 2013 02:23:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
9337219 EDI: TSYS2.COM Oct 18 2013 02:23:00 Macy's, P.O. Box 689195, Des Moines, IA 50368-9195
9440842 +EDI: PRA.COM Oct 18 2013 02:23:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067
9337196 +E-mail/Text: ustpregion04.no.ecf@usdoj.gov Oct 18 2013 02:40:16 US Trustee,
Federal Bldg., Room 625, 200 Granby Street, Norfolk, VA 23510-1814
12038291 E-mail/Text: vci.bkcy@vwcredit.com Oct 18 2013 02:36:45 VOLKSWAGEN CREDIT, PO BOX 7532,
LIBERTYVILLE, IL 60048
9337221 E-mail/Text: vci.bkcy@vwcredit.com Oct 18 2013 02:36:45 Volkswagon Credit, P.O. Box 3,
Hillsboro, OR 97123-0003
9362605 +E-mail/Text: vci.bkcy@vwcredit.com Oct 18 2013 02:36:45 VW Credit, Inc., PO BOX 829009,
Dallas, TX 75382-9009

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr VW Credit Leasing, Ltd.
cr* +CHASE HOME FINANCE, LLC, c/o SHAPIRO & BURSON, LLP, 236 Clearfield Avenue, Ste 215,
Virginia Beach, VA 23462-1893
cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712-1083
cr* +VW Credit, Inc., PO Box 829009, Dallas, TX 75382-9009

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2013 at the address(es) listed below:

Carolyn L. Camardo ch7clc@hjlaw.com, va05@ecfcbis.com
D. Carol Sasser on behalf of Creditor VW Credit Leasing, Ltd. dsasser@siwpc.com,
rjones@siwpc.com; ECFVB1@siwpc.com; ECFVB2@siwpc.com; ECFVB3@siwpc.com
Hilary B. Bonial on behalf of Creditor VW Credit, Inc. notice@bkcyllaw.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com
Peter F. Herrick on behalf of Debtor Joseph Daniel Walsh, Sr. Paralegal@herrickandhay.com
Susan C. Meyer on behalf of Creditor CHASE HOME FINANCE, LLC vabecf@logs.com

TOTAL: 7